



Rates

Loan Rates

Auto Loans	APR* as low as	2.99%
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USED Autos	APR* as low as	3.24%
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Motorcycles	APR* as low as	4.50%
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Boats and RVs	APR* as low as	5.25%
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Signature	APR* as low as	8.00%
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Home Equity	APR* as low as	3.85%
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Equity Advantage	APR* as low as	3.75%
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Home Equity Line of Credit	APR* as low as	5.00%
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Home Improvement	APR* as low as	6.44%
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Land Loans	APR* as low as	5.44%
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Mortgage	Low APR* rates	
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Shared Secure**	APR* as low as	3.10%
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Share Certificate Secured Loans**	APR* as low as	3.10%
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VISA® Secured Credit Card	APR* as low as	13.90%
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VISA® Platinum Credit Card	APR* as low as	9.90%
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VISA® Classic Credit Card	APR* as low as	13.90%
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Business MasterCard® Platinum Credit Card	APR* as low as	9.90%
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Checking Account Rates

From \$500	.05% APY^
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Money Market Rates

Money Market	From \$1,000	.25% APY^
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Money Market	From \$10,000	.30% APY^
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Money Market	From \$50,000	.35% APY^
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Money Market	From \$100,000	.40% APY^
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Money Market	From \$250,000	.50% APY^
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Share Accounts

	\$0.01 - \$24,999	\$25,000 - \$99,999	\$100,000+
	APY	APY	APY
Share Savings	0.10%	0.15%	0.20%
Super Saver Shares	0.13%	0.20%	0.25%
Kid's Making Cents/#MyCash	0.10%	0.15%	0.20%
Christmas Club	0.10%	0.15%	0.20%
IRA Share Savings	0.10%	0.15%	0.20%

Term Share and IRA Certificate Rates

	\$500 - \$24,999	\$25,000 - \$99,999	\$100,000+
Term	APY	APY	APY
6 Month	0.15%	0.25%	0.35%
1 Year	1.75%	1.80%	1.85%
18 Month	0.45%	0.55%	0.65%
2 Year	2.30%	2.38%	2.45%
30 Month	0.65%	0.75%	0.85%
3 Year	2.60%	2.70%	2.80%
4 Year	2.75%	2.85%	2.95%

\$500 - \$24,999 \$25,000 - \$99,999 \$100,000+

5 Year 2.90% 3.05% 3.15%

Business Share Accounts Rates

Primary/Share Savings	\$100+ Balance to Earn Dividends	.05% APY [^]
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Money Market	\$1,000+ Balance to Earn Dividends	.08% APY [^]
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Money Market	\$50,000+ Balance to Earn Dividends	.10% APY [^]
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Money Market	\$100,000+ Balance to Earn Dividends	.20% APY [^]
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Business Share Certificate Rates

12 Month Term	\$500+ Balance to Earn Dividends	0.25% APY [^]
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24 Month Term	\$500+ Balance to Earn Dividends	0.40% APY [^]
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36 Month Term	\$500+ Balance to Earn Dividends	0.65% APY [^]
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*APR= Annual Percentage Rate. Rates quoted "as low as" are subject to an evaluation of your credit history. Your rate may vary from the rate shown. The stated rates for the Auto, Motorcycle, Boats/RVs, Equity Advantage, Fixed Rate Home Equity Loans, Home Improvement, and Land Loans are discounted which include: a requirement of automatic loan payment transfers, direct deposit of net pay and a checking account for .50% discount. New Auto Loans are eligible for 3 most recent model years. Used Auto Loans are eligible for model years 2010 through 2016.

Equity Advantage is a fixed rate for a loan term of no more than 10 years (120 months), requires a first lien position against your home, and 80% loan to value.

Home Equity Lines of Credit are variable-rate loans and may adjust monthly with the Prime rate as published in The Wall Street Journal. The plan has a maximum APR of 18%. We will use the most recent index value available to us as of 10 days before the date of any annual percentage rate adjustment.

Rates and terms subject to change without advance notice. Refinancing of existing Dover Federal Loans may not be available. At no time will the APR go below the floor during the term of the stated loan. Rates are accurate as of March 1, 2019.

**APR is over current share or share certificate rate. See Credit Union for details.

[^]APY is Annual Percentage Yield and is accurate as of March 1, 2019. APY may change at any time as determined by the Board of Directors. Fees may reduce earnings on accounts. Penalties may be imposed for early withdrawal of funds on Share Certificates.

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